DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

DELAYED START FINANCIAL INSTRUMENT AND METHOD FOR CONVERTING DELAYED START FINANCIAL INSTRUMENT TO A STANDARD OPTION

| | Number | Country | Day/Month/Year Filed | Priority Not Claimed | | | |
|--|--|-----------|-----------------------------------|-------------------------|--|--|--|
| Prior Foreign Application(s) | | | | | | | |
| hereby claim foreign priority benefits under Title 35, United States Code Section 119 or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT international application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT international application having a filing date before that of the application on which priority is claimed. | | | | | | | |
| knowr | acknowledge the duty to disclose to the United States Patent Office all information which is known to me to be material to the patentability of this application in accordance with Title 37, Code of Federal Regulations, 1.56. | | | | | | |
| I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. | | | | | | | |
| | International Applicat | ion No | , as United States Ap(if applicab | | | | |
| X | is attached hereto. | | | | | | |
| the spe | ecification of which: (c | heck one) | | | | | |

I hereby claim the benefit under 35 U.S.C. Section 119(e) of any United States provisional application(s) listed below:

Application Serial No.

Filing Date

I hereby claim the benefit under 35 U.S.C. Section 120 of any United States application(s), or Section 365(c) of any PCT international application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. Section 112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, C.F.R., Section 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial No.

Filing Date

Status (patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

And I hereby appoint the practitioners at customer number: 24573

24573
PATENT TRADEMARK OFFICE

as my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith and direct that all correspondence be forwarded to:

Bell, Boyd & Lloyd LLC P.O. Box 1135 Chicago, Illinois 60690-1135

And all telephone calls be directed to: (312) 807-4233.

| Full name of sole or first inventor | |
|-------------------------------------|------|
| John C. Hiatt, Jr. | |
| Sole or first inventor's signature | Date |
| Residence | |
| Citizenship | |
| Post Office Address | |
| | |
| | |

| Full name of second inventor | |
|------------------------------|------|
| Dominic J. Salvino | |
| Second inventor's signature | Date |
| Residence | |
| | |
| Citizenship | |
| Post Office Address | |
| Fost Office Address | |
| | |
| | |

| Full name of third inventor | | |
|-----------------------------|-----------|--|
| William M. Speth | | |
| Third inventor's signature | Date | |
| | | |
| Residence | 1,0004104 | |
| | | |
| Citizenship | | |
| | | |
| Post Office Address | | |
| | | |
| | | |
| | | |